

<i>SERFF Tracking Number:</i>	<i>AEGJ-125436689</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Occidental Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>37934</i>
<i>Company Tracking Number:</i>	<i>LTC EE PPT AR 0108</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>AEGON EE Powerpoint</i>		
<i>Project Name/Number:</i>	<i>AEGON EE Powerpoint/LTC EE PPT AR 0108</i>		

Filing at a Glance

Company: Transamerica Occidental Life Insurance Company

Product Name: AEGON EE Powerpoint	SERFF Tr Num: AEGJ-125436689	State: ArkansasLH
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed	State Tr Num: 37934
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: LTC EE PPT AR 0108	State Status: Filed-Closed
Filing Type: Advertisement	Co Status:	Reviewer(s): Harris Shearer
	Author: Joan Shumaker	Disposition Date: 06/04/2008
	Date Submitted: 01/17/2008	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: AEGON EE Powerpoint	Status of Filing in Domicile: Not Filed
Project Number: LTC EE PPT AR 0108	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Advertising not required to be filed in Domicile
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/04/2008	
State Status Changed: 06/04/2008	Deemer Date:
Corresponding Filing Tracking Number: LTC EE PPT AR 0108	
Filing Description:	

Enclosed is the referenced form submitted for your review and approval. This form is not intended to replace any previously approved form.

This form will be used to solicit policy form series TOL 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006. This form will always be used with the approved Outline of Coverage and sales brochure. It will also be used with the current Shopper's Guide and all other state-mandated materials required to be used at solicitation.

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It is our intention to use this form in both paper and electronic form. Bracketed information is intended to be variable.

We trust that this form will meet with your approval. If you have any questions, please contact me at 800-553-7600, x3363, or jeshumaker@aegonusa.com.

Company and Contact

Filing Contact Information

Joan Shumaker, Advertising Manager jeshumaker@aegonusa.com
P.O. Box 93007 (817) 285-3363 [Phone]
Hurst, TX 76053-3007 (817) 285-3394[FAX]

Filing Company Information

Transamerica Occidental Life Insurance CoCode: 67121 State of Domicile: Iowa
Company
P O Box 92106 Group Code: 468
Bedford, TX 76021 Group Name: Company Type:
(800) 553-7600 ext. [Phone] FEIN Number: 95-1060502
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: 1 ad X \$25
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Occidental Life Insurance Company	\$25.00	01/17/2008	17540717

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Harris Shearer	06/04/2008	06/04/2008

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Disposition

Disposition Date: 06/04/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	Employee Powerpoint Presentation		Yes

SERFF Tracking Number: AEGJ-125436689 State: Arkansas

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Form Schedule

Lead Form Number: LTC EE PPT AR 0108

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LTC EE PPT AR 0108	Advertising Employee	Powerpoint Presentation	Initial		0	LTC EE PPT AR 0108.pdf



Transamerica Long Term Care Insurance

Transamerica Occidental Life Insurance Company

Transitions by TransamericaSM

A Plan Designed For A Changing FutureTM

Presented by- [Jason D. Pierce, CEP]
[Marketing Director]

What is Long-Term Care Insurance?

A financial planning tool that may provide...

- ☐ **Financial Security**
- ☐ **Freedom of Choice**
- ☐ **Added Protection**
- ☐ **Added Peace of Mind**

Long-Term Care Facts:

- ❑ More than 50 million people (21% of all US households) provide care for a chronically ill, disabled or aged family member or friend in any given year.
- ❑ Nearly 2/3 of Americans over age 40 have or are now providing financial, emotional, or physical support to a parent or relative. (Public Opinion Strategies survey).
- ❑ The average length of time giving care is 8 years.
- ❑ Most women will spend 17 years caring for children and 18 years helping an elderly parent.

Source: National Family Caregivers Association, www.Thefamilycaregiver.org/who/stats.cfn, June 2006

Long-Term Care Facts:

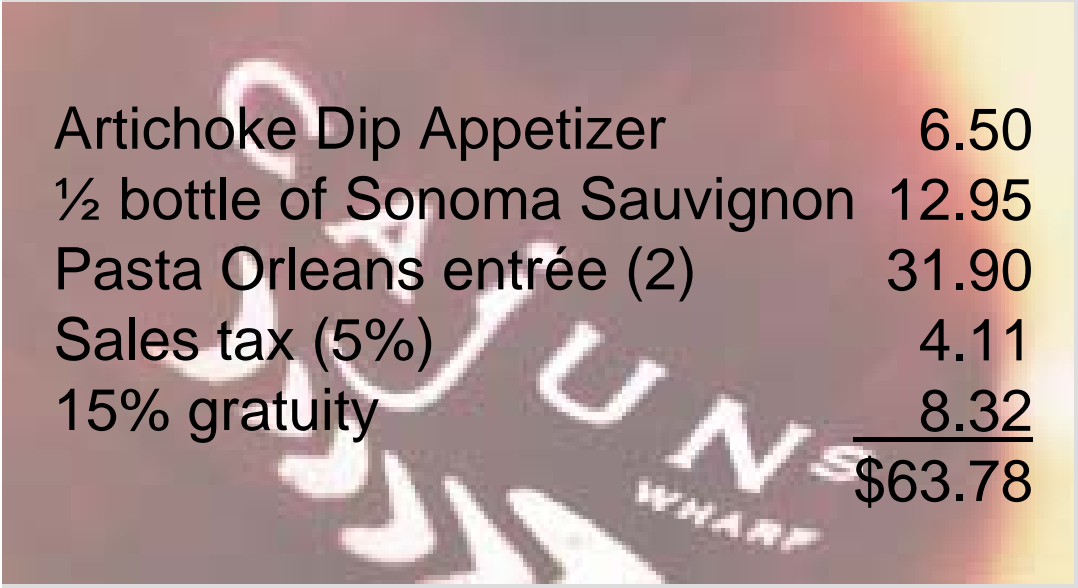
- ❑ **Presently, it is estimated that 40% of those persons receiving long term care are not seniors, but are between the ages of 18 and 64.**
- ❑ **One-third of the 700,000 stroke victims in the United States each year are under age 60.**

Source: Long-Term Care – Your Financial Planning Guide by author Phyllis Shelton, copyright 2007



Transamerica Long Term Care Insurance

What can you buy for about **[\$58]** in
[Little Rock]?



Artichoke Dip Appetizer	6.50
½ bottle of Sonoma Sauvignon	12.95
Pasta Orleans entrée (2)	31.90
Sales tax (5%)	4.11
15% gratuity	8.32
	<hr/>
	\$63.78

OR

One day in an
Assisted Living
Facility at **[\$58.17]**
average cost.



Transamerica Long Term Care Insurance

While you might not treat yourself to such a nice meal every day, the cost of an assisted living facility, should the need arise, will be a daily expenditure.

Can you afford to spend in today's dollars, [\$58 a day or \$21,170 annually]?* Moreover, could you afford increases due to the effect of inflation on the future cost of care?

*Based on [\$58 per day] multiplied by 365. The cost of care provided in [Arkansas] was derived from the U. S. Department of Health and Human Services website titled National Clearinghouse for Long-Term Care Information, as of August, 2007. Source - <http://www.longtermcare.gov/>

What are some methods for funding Long-Term Care?

- ☐ **Cash (Assets)**
 - ☐ **Medicaid**
 - ☐ **Family**
 - ☐ **Veterans Administration**
 - ☐ **Other Financial Vehicles Or Tools With Long Term Care Provisions**
 - ☐ **Long Term Care Insurance**
- 

Can you afford to utilize your assets for Long-Term Care?

	Amount Saved*	ALF Daily Cost**	Days in ALF	NH Daily Cost***	Days in NH
Savings compounded at 5% for 10 years	[\$13,939.70]	[\$94.75]	[147]	[\$206.87]	[67]
Savings compounded at 5% for 15 years	[\$23,212.73]	[\$120.93]	[191]	[\$264.02]	[88]
Savings compounded at 5% for 20 years	[\$35,047.73]	[\$154.34]	[227]	[\$336.97]	[104]

*Investing [\$981.20] annually instead of purchasing LTCi. Assumes adequate and available funding and ignores fluctuations in investment values and the timing of withdrawals.

**Based on 2006 ALF cost of [\$58.17 in Arkansas], compounded 5% annually for inflation.

***Based on 2006 NH cost of [\$127.00 in Arkansas], compounded 5% annually for inflation.



Transamerica Long Term Care Insurance

Paying cash means you have decided to “roll the dice” and not engage in a strategy that could provide ^{*}tax-free benefit payments should you require long term care.

If you need long term care services, you could be required to liquidate your investments until you:

- die;
- recover; or
- qualify for Medicaid and Social Services (Medicaid Spend-down).

*Transamerica Occidental Life nor any of its agents give legal or tax advice. Please consult your tax advisor for assistance.

Medicare/Medicaid Government Programs

- Americans may be surprised to learn that Medicare and most health insurance plans - including Medicare Supplemental insurance - do not cover long term care services.
- In general, Medicare does not pay for long term care. Medicare does not pay for personal or custodial care (help with Activities of Daily Living), which is the greatest part of long term care services.*
- Medicaid is a welfare program for those with limited incomes, few assets and available resources.

* National Clearinghouse for Long-Term Care Information, Medicare, U.S. Department of Health and Human Services, September 2007, www.longtermcare.gov

Veterans Administration LTC Requirements:

Requirements:

1. Active Duty 90 Days
2. Active During Wartime
3. Honorable Discharge
4. Must Have Lost An ADL
Relating To Specific Injury
5. Must Enter An Approved
VA Facility
6. Application Is 28 Pages
7. Application Approval Time
Could Be Lengthy

*Please consult your local veterans administration advisor for assistance. – www.va.gov

Transferring the Risk

Insurance may be one of the most cost-effective methods of transferring risk whether the risk is property damage (Homeowners), income for survivors (Life insurance) or long term care expenses (Long Term Care insurance).

Cumulative premiums may be significantly less than the costs incurred from the risk itself.

Benefits of Transferring The LTC Risk:

- Offsets some of financial risks and responsibilities.
- May help to preserve retirement portfolio and savings.
- Benefits received for long term care services are generally not considered taxable income.*
- May ease caregiving responsibilities by:
 - **Providing supplemental financial support**
 - **Offering benefits that may help families navigate the maze of services and resources**
 - **Avoiding disruption of the caregiver's career.**

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Long Term Care Insurance – Benefit Eligibility

- Most Long Term Care insurance (LTCi) is designed to pay long term care expenses should an insured be unable to perform 2 or more Activities of Daily Living (ADLs) for an expected period of at least 90 days. ADLs are:

Bathing

Continence

Dressing

Eating

Toileting

Transferring

OR

- An insured requires continual supervision due to severe Cognitive Impairment, such as Alzheimer's or Senile Dementia.

Transitions by TransamericaSM – Standard Benefits*

- Respite Care
- Medical Alert System
- Caregiver Training
- Therapeutic Device
- Home Modification
- Home Health Care
- Care Coordination
- Adult Day Care
- Assisted Living Facility
- Nursing Home
- Hospice Care
- **[[5]-year rate guarantee]**
- Waiver of premium**
- NH/ALF bed reservation

*Benefits and premiums vary by state. See agent for details.

**Waiver of premium only applicable for adult day care, home health care, assisted living facility, and nursing home benefits.

Transitions by TransamericaSM – Standard Benefits*

- 
- **Alternative Payment Benefit**
 - Pays the insured a monthly benefit equal to 10 times the Maximum Daily Benefit (equal to 1/3 the monthly total), in lieu of all other benefits.
 - Insured has the freedom to use the benefits paid as they see fit:
 - Pay for care by a family member
 - Care provided worldwide

*Benefits and premiums vary by state. See agent for details.



Transamerica Long Term Care Insurance

Transitions by TransamericaSM -- Optional Benefits*

- **Benefit Increase Option (BIO):** (Additional Premium Required)
 - Compound BIO – All benefit dollar amounts increase annually automatically. You can choose either:
 - **[5% annual increase]**; or
 - **[3% annual increase]**
 - If Compound BIO is not chosen, the policy will be issued with Deferred BIO.
 - **If you have not incurred a prior claim, you will have the opportunity to add a BIO without evidence of insurability on the 1st, 3rd, and 5th anniversary dates of your policy.**

*Benefits and premiums vary by state. See agent for details.

Optional Benefits*

(Additional Premium Required)

- **Nonforfeiture Benefit**

- If you stop paying premiums after your coverage has been in effect for at least 3 full years, your coverage will continue on a limited basis.

*Benefits and premiums vary by state. See agent for details.

Special Features Offered To [AEGON] Employees

- 1. Modified Guaranteed Issue**
- 2. Individual Contract**
- 3. [20%] Employee Discount**
- 4. [40%] Spousal Discount**

Transamerica Long Term Care Insurance

Benefit Package

4 year plan
\$100/day Max Benefit
90 Day Elimination Period
Deferred Benefit Increase
Option

Standard Criteria

Smoker
Non-Active Person

	Annual Standard Premium	Spouses Standard Premium
Age: 45	\$557.44	\$557.44
40% Spousal Discount	(\$294.43)	(\$294.43)
Cost	\$263.01	\$263.01
20% AEGON Discount	(\$52.65)	(\$52.65)
Annual Employee Cost	\$210.36	\$210.36
Bi-Weekly Cost	\$8.77	\$8.77
		Couple Total: \$17.54

- For a complete description of covered benefits, see the brochure and outline of coverage in your employee kit.
- Your policy will describe your specific benefits in detail.

What Questions Do You Have About Long
Term Care Insurance?

How Do You Get Enrolled?

[1-877-532-4910]

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